

Table I.A. 2(1999) Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.4%	39.3%	69.9%	85.3%	95.2%	99.1%	47.1%	96.9%
Industry group								
Agric., fish., forest.	29.3%	24.3%	41.0%	83.9%	88.9%	98.8%	26.9%	92.0%
Mining	68.9%	32.0% *	84.4%	97.2%	100.0%	100.0%	49.0%	100.0%
Construction	48.8%	38.5%	74.6%	90.9%	92.8%	100.0%	46.9%	93.7%
Manufacturing	76.9%	53.6%	83.5%	91.9%	98.3%	99.8%	67.5%	98.4%
Transp., commu., util.	67.5%	42.1%	74.6%	89.0%	92.4%	98.7%	50.2%	97.1%
Wholesale trade	71.0%	49.1%	86.6%	93.1%	98.0%	99.8%	60.5%	98.6%
Retail trade	59.0%	29.5%	55.8%	75.2%	93.7%	99.4%	38.4%	96.9%
Fin., ins., real est.	68.3%	43.6%	84.5%	93.2%	96.1%	99.6%	50.6%	98.8%
Services	56.6%	42.8%	71.8%	85.4%	95.3%	97.9%	49.2%	95.1%
Unknown	11.3% *	15.7% *	*****	*****	*****	*****	11.4% *	0.0%
Ownership								
For profit, incorporated	67.5%	46.9%	73.6%	86.3%	95.4%	99.5%	55.6%	97.3%
For profit, unincorporated	34.0%	28.9%	49.5%	72.1%	97.4%	91.4%	31.3%	92.4%
Nonprofit	62.1%	44.0%	75.8%	90.7%	96.9%	99.2%	52.9%	96.3%
Unknown	48.4%	1.6% *	29.9% *	38.4% *	78.6%	98.6%	2.6% *	95.1%
Age of firm								
Less than 5 years	37.2%	31.6%	53.8%	68.7%	83.4%	90.4%	35.1%	85.0%
5-9 years	45.4%	37.2%	62.9%	78.0%	93.1%	90.1%	42.7%	90.2%
10-19 years	52.9%	40.6%	70.8%	83.8%	92.6%	93.6%	48.5%	91.5%
20 or more years	67.3%	45.5%	78.7%	91.9%	96.8%	99.6%	56.0%	97.5%
Unknown	97.4%	47.1%	59.6%	75.1%	97.0%	99.7%	56.0%	99.1%
Multi/single status								
2 or more locations	94.7%	70.6%	78.1%	88.7%	95.6%	99.2%	79.8%	97.5%
1 location only	46.6%	38.9%	68.8%	82.9%	92.8%	97.1%	45.3%	90.5%
Percent full-time employees								
Less than 25%	20.8%	10.2%	23.5%	49.7%	82.6%	95.9%	13.0%	86.5%
25-49%	61.8%	33.9%	60.5%	76.4%	95.0%	99.4%	42.9%	96.7%
50-74%	56.5%	39.5%	64.1%	79.4%	92.6%	99.0%	45.8%	95.4%
75% or more	64.8%	46.2%	78.2%	91.2%	97.0%	99.3%	54.5%	98.0%
Union presence								
No union employees	56.5%	39.3%	70.2%	85.2%	95.2%	98.8%	47.0%	96.3%
Has union employees	89.5%	63.3%	87.9%	95.4%	98.4%	100.0%	74.2%	99.6%
Unknown	64.8%	27.4%	35.5%	69.1%	88.6%	99.6%	30.7%	97.8%
Percent low wage employees								
50% or more low wage	33.5%	19.9%	36.3%	60.1%	84.8%	97.2%	24.0%	86.8%
Less than 50% low wage	58.8%	43.9%	75.9%	89.7%	96.7%	98.2%	52.2%	96.5%
Unknown	76.9%	21.6%	39.4%	67.8%	95.9%	99.7%	25.7%	99.1%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.A.2(1999) Standard error for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1999

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.41%	0.39%	1.18%	1.12%	0.68%	0.21%	0.43%	0.17%
Industry group								
Agric., fish., forest.	1.25%	1.62%	4.91%	7.71%	13.87%	0.50%	1.46%	5.99%
Mining	6.78%	11.94% *	22.04%	14.52%	14.91%	0.00%	11.93%	0.00%
Construction	1.55%	1.64%	2.90%	2.27%	2.58%	0.00%	1.67%	1.86%
Manufacturing	1.16%	2.73%	2.15%	1.16%	0.50%	0.18%	1.94%	0.29%
Transp., comm., util.	2.09%	3.39%	4.01%	3.98%	2.93%	0.80%	2.66%	1.05%
Wholesale trade	1.41%	2.71%	3.44%	2.27%	1.11%	0.18%	2.04%	0.51%
Retail trade	0.53%	0.67%	1.21%	1.62%	1.67%	0.26%	0.61%	0.43%
Fin., ins., real est.	1.18%	2.12%	3.56%	1.88%	2.04%	0.26%	2.00%	0.44%
Services	0.85%	0.94%	1.35%	2.07%	0.75%	0.66%	0.93%	0.56%
Unknown	7.66% *	8.03% *	*****	*****	*****	*****	7.67% *	0.00%
Ownership								
For profit, incorporated	0.62%	0.64%	1.57%	1.05%	0.75%	0.15%	0.78%	0.25%
For profit, unincorporated	0.56%	0.60%	3.36%	4.72%	0.80%	2.65%	0.59%	1.52%
Nonprofit	1.00%	1.75%	2.25%	1.63%	0.96%	0.52%	1.21%	0.86%
Unknown	2.83%	0.85% *	11.67% *	11.91% *	5.73%	1.02%	0.94% *	0.85%
Age of firm								
Less than 5 years	1.15%	1.07%	2.98%	3.36%	5.01%	4.02%	1.18%	2.69%
5-9 years	0.82%	0.88%	2.02%	2.14%	2.20%	6.95%	0.89%	1.77%
10-19 years	0.92%	1.14%	1.55%	1.76%	1.80%	3.48%	0.93%	1.31%
20 or more years	0.62%	0.99%	1.15%	0.51%	0.89%	0.26%	0.85%	0.22%
Unknown	0.43%	12.36%	11.24%	6.27%	1.14%	0.12%	7.83%	0.18%
Multi/single status								
2 or more locations	0.20%	4.72%	2.13%	1.20%	0.72%	0.21%	1.15%	0.18%
1 location only	0.45%	0.43%	1.37%	1.21%	1.05%	1.49%	0.44%	0.52%
Percent full-time employees								
Less than 25%	0.81%	0.77%	2.46%	3.98%	2.42%	2.68%	0.73%	2.33%
25-49%	1.15%	1.81%	3.94%	3.84%	1.91%	0.52%	1.45%	0.71%
50-74%	0.92%	1.10%	1.53%	2.71%	2.68%	0.49%	0.92%	0.86%
75% or more	0.45%	0.49%	1.34%	0.64%	0.55%	0.19%	0.47%	0.23%
Union presence								
No union employees	0.42%	0.44%	1.20%	1.02%	0.73%	0.31%	0.42%	0.20%
Has union employees	1.40%	4.52%	3.48%	1.10%	0.94%	0.01%	2.93%	0.18%
Unknown	1.86%	2.75%	5.52%	7.80%	6.61%	0.19%	2.42%	0.57%
Percent low wage employees								
50% or more low wage	1.27%	1.32%	2.96%	2.20%	3.08%	1.30%	1.31%	1.55%
Less than 50% low wage	0.39%	0.46%	0.98%	0.83%	0.68%	0.45%	0.46%	0.32%
Unknown	0.91%	1.51%	5.13%	5.10%	1.59%	0.15%	1.27%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1999 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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